

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Ammon Wilson Boone  
 Debtor

Case No. 18-18197-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Jan 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2019.

db +Ammon Wilson Boone, 2609 Fieldview Drive, Macungie, PA 18062-8411  
 tr +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14247009 +Athene USA, 7700 Mills Civic Parkway, West Des Moines, IA 50266-3862  
 14247011 +Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413  
 14253625 +Caliber Home Loans, Inc., c/o Andrew L. Spivack, Esq., 1617 JFK Boulevard, Ste 1400,  
 One Penn Center Plaza, Philadelphia, PA 19103-1823  
 14250953 +Caliber Home Loans, Inc., c/o Jerome Black, Esq., 1617 JFK Boulevard, Ste 1400,  
 One Penn Center Plaza, Philadelphia, PA 19103-1823  
 14247017 +Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915-3000  
 14247020 +First Commonwealth Federal Credit Union, 257 Brodhead Road, Bethlehem, PA 18017-8938  
 14247021 Fitzpatrick Lentz & Bubba, P.C., Michael R. Nesfeder, Esq., 4001 Schoolhouse Lane,  
 P.O. Box 219, Center Valley, PA 18034-0219  
 14248579 +M&T Bank, servicer for Lakeview Loan Servicing, c/o Kevin G. McDonald, Esq.,  
 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541  
 14247025 +Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400  
 14247026 New York State Dept of Taxation and Fina, Bankruptcy Section, PO Box 5300,  
 Albany NY 12205-0300  
 14247028 +Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909  
 14250493 +RocketLoans Marketplace, 1274 Library Street, Detroit, MI 48226-2256  
 14247030 +RocketLoans, 1274 Library Street, 2nd Floor, Detroit, MI 48226-2256  
 14247038 +Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: zzawarski@zawarskilaw.com Jan 04 2019 02:37:16 ZACHARY ZAWARSKI,  
 The Law Office of Zachary Zawarski, 3001 Easton Avenue, Bethlehem, PA 18017  
 smg E-mail/Text: RVSVCBICNOTIC1@state.pa.us Jan 04 2019 02:37:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 04 2019 02:37:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 04 2019 02:37:49 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14247010 EDI: BANKAMER.COM Jan 04 2019 07:18:00 Bank of America, Attn: Bankruptcy, PO Box 982238,  
 El Paso, TX 79998  
 14247012 +EDI: TSYS2.COM Jan 04 2019 07:23:00 Barclays Bank Delaware, Attn: Correspondence,  
 PO Box 8801, Wilmington, DE 19899-8801  
 14247013 +E-mail/Text: bankruptcynotices@bethpagefcu.com Jan 04 2019 02:37:29 Bethpage FCU,  
 899 S. Oyster Bay Rd, Attn: Bankruptcy, Bethpage, NY 11714-1031  
 14247014 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jan 04 2019 02:38:16 Caliber Home Loans,  
 Attn: Bankruptcy Dept., PO Box 24330, Oklahoma City, OK 73124-0330  
 14247015 +EDI: CAPONEAUTO.COM Jan 04 2019 07:23:00 Capital One Auto Finance, Attn: Bankruptcy,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 14247673 +EDI: AISACG.COM Jan 04 2019 07:23:00 Capital One Auto Finance, a division of,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14247016 +EDI: CHASE.COM Jan 04 2019 07:23:00 Chase Card Services, Correspondence Dept,  
 PO Box 15298, Wilmington, DE 19850-5298  
 14247018 +EDI: NAVIENTFKASMDOE.COM Jan 04 2019 07:23:00 Department of Education/Navient,  
 Attn: Claims Dept, PO Box 9635, Wilkes Barr, PA 18773-9635  
 14251217 EDI: DISCOVER.COM Jan 04 2019 07:23:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14247019 +EDI: DISCOVER.COM Jan 04 2019 07:23:00 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 14247022 EDI: IRS.COM Jan 04 2019 07:23:00 Internal Revenue Service,  
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14247023 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jan 04 2019 02:37:53 Key Bank,  
 Attn: Bankruptcy, OH-01-51-0622, 4910 Tiedeman, Brooklyn, OH 44144-2338  
 14248575 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jan 04 2019 02:37:54 KeyBank N.A.,  
 4910 Tiedeman Rd, Brooklyn, OH 44144-2338  
 14247024 E-mail/Text: camanagement@mtb.com Jan 04 2019 02:37:32 M & T Bank, Attn: Bankruptcy,  
 PO Box 844, Buffalo, NY 14240  
 14247029 E-mail/Text: bankruptcynotices@psecu.com Jan 04 2019 02:38:11 PSECU, P.O. Box 67013,  
 Harrisburg, PA 17106-7013  
 14247027 +E-mail/Text: bkrgeneric@penfed.org Jan 04 2019 02:37:28 Pentagon Federal Credit Union,  
 Attn: Bankruptcy, 2930 Eisenhower Avenue, Alexandria, VA 22314-4557  
 14247031 +EDI: DRIV.COM Jan 04 2019 07:23:00 Santander Consumer USA Inc., P.O. Box 961245,  
 Fort Worth, TX 76161-0244

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Form ID: 309I

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Total Noticed: 49

Date Rcvd: Jan 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14247032 +EDI: STFM.COM Jan 04 2019 07:23:00 State Farm Financial Services, 1 State Farm Plaza,  
Bloomington, IL 61710-0001  
14246191 +EDI: RMSC.COM Jan 04 2019 07:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14247033 +EDI: RMSC.COM Jan 04 2019 07:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
PO Box 965061, Orlando, FL 32896-5061  
14247034 +EDI: RMSC.COM Jan 04 2019 07:23:00 Synchrony Bank/Marvel DC, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
14247035 +EDI: RMSC.COM Jan 04 2019 07:23:00 Synchrony Bank/PC Richards & Sons,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
14247036 +EDI: RMSC.COM Jan 04 2019 07:23:00 Synchrony Bank/Stash, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
14247037 +EDI: CAPITALONE.COM Jan 04 2019 07:23:00 World's Foremost Bank, Attn: Bankruptcy,  
4800 NW 1st St, Lincoln, NE 68521-4463

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2019 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor CALIBER HOME LOANS, INC. paeb@fedphe.com  
KEVIN G. MCDONALD on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfmail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfmail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com  
ZACHARY ZAWARSKI on behalf of Debtor Ammon Wilson Boone zzawarski@zawarskilaw.com

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1	<b>Ammon Wilson Boone</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-18197-ref</b>		
	Social Security number or ITIN	<b>xxx-xx-7363</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 12/13/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Ammon Wilson Boone	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2609 Fieldview Drive Macungie, PA 18062	
<b>4. Debtor's attorney</b> Name and address	ZACHARY ZAWARSKI The Law Office of Zachary Zawarski 3001 Easton Avenue Bethlehem, PA 18017	Contact phone 610-417-6345 Email: <a href="mailto:zzawarski@zawarskilaw.com">zzawarski@zawarskilaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@FredReigleCh13.com">ecfmail@FredReigleCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 1/3/19

**For more information, see page 2**

<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<div style="text-align: right;"><b>Location:</b> Bar Association of Lehigh County, <b>Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b></div> <p><b>January 29, 2019 at 02:30 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <span style="float: right;"><b>Filing deadline: 3/30/19</b></span> </div> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li>   <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <hr/> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <span style="float: right;"><b>Filing deadline: 2/21/19</b></span> </div> <hr/> <div> <b>Deadline for governmental units to file a proof of claim:</b> <span style="float: right;"><b>Filing deadline: 6/11/19</b></span> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov"><u>www.uscourts.gov</u></a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div> <b>Deadline to object to exemptions:</b> <span style="float: right;"><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</span> </div> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. This plan proposes payment to the trustee of \$435.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>3/7/19 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b></p>
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov"><u>www.pacer.gov</u></a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>